

Thales biometric payment card: a secure innovation in your pocket

- More than 20 projects already developed by Thales. Fingerprint biometrics set to be the authentication method of choice for EMV payment cards.
- Social distancing drives demand for a contactless and touchless in-store payment experience. Biometric payment cards meet this need for all transactions, with no spending limits.
- Thales is first to provide a contactless biometric card fully compliant with major payment scheme certifications.



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Payment cards are familiar products, which are part of our daily lives. They have evolved quickly over recent years with the emergence of contactless technology. At the heart of this move, Thales has helped banks to constantly reinvent the card itself and offer the best payment experience. This new innovative card, which integrates a biometric sensor, provides users with increased security and convenience. This latest generation of cards represents a key milestone in the payment space.

The contactless biometric card dramatically simplifies proximity payments and also provides an essential level of privacy and confidence. The user's fingerprint data is loaded on the card via a simple and secure personal enrollment process, carried out from home or at a bank branch. In addition, none of the biometric details used for the enrolment are shared with any third party; the fingerprint in the card's chip is only used to provide a local authentication of the cardholder when paying contactless.

Neither the retailer nor the bank get access to biometric data as it stays securely stored in the chip of the card.

In terms of security, the biometric card ultimately means that a lost or stolen card is useless without the owner's fingerprint to authenticate a contactless transaction. In such trustworthy payment environments, there is no need to set any payment limit. What's more, whenever the cardholder's fingerprint can't be used - such as for ATM cash withdrawals – use of a PIN code is still possible as a fallback solution.

The Thales EMV contactless biometric payment card is the only solution in the industry fully certified by major EMV payment schemes like MasterCard and Visa. After a series of successful trials around the world, the solution has been commercialized in several countries.

“After a trial of the Thales biometric payment card and its positive outcome, we have now opened the offer to all our customers with confidence. This premium solution addresses several challenges such as convenience, safety and contactless. A simple yet rigorous enrollment process has been set in the branch so the biometric data never leaves the card. This is a key pre-requisite as we take the privacy of our customers' data very seriously.” **Jean-Marie Dragon, Head Of Payments and Cards, BNP Paribas.**

“The COVID-19 pandemic has pushed the Tech sector to develop touchless solutions and has indirectly resulted in higher transaction levels being processed without a second authentication factor. The biometric payment card allows contactless payment for any amount while safeguarding the privacy of this very personal data.” **Bertrand Knopf, SVP Banking and Payment Solutions at Thales**

About Thales

Thales (Euronext Paris: HO) is a global leader in advanced technologies, investing in digital and “deep tech” innovations – connectivity, big data, artificial intelligence, cybersecurity and quantum computing – to build a confident future crucial for the development of our societies. The Group provides its customers – businesses, organisations and governments – in the defense, aeronautics, space, transport, and digital identity and security domains with solutions, services and products that help them fulfil their critical role, consideration for the individual being the driving force behind all decisions.

Thales has 81,000 employees in 68 countries. In 2020 the Group generated sales of €17 billion.

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